

# POWERFUL SOLUTIONS

— for maximum F&I profitability. —



Partnership + Performance = Profit



# Partnership + Performance = Profit

CONLEY INSURANCE GROUP. FIRMLY FOCUSED ON F&I PROFITABILITY.

Conley researches and implements the industry's top-performing F&I products, so you can exceed your customers' every expectation and maximize your profits.



## Conley, Taking F&I to a Whole New Level.

*Conley Insurance Group brings you profit producing capabilities that can only be provided by the nation's most experienced, most innovative, most knowledgeable team of F&I specialists. As an independent broker, we can select the finest providers and programs in the industry to maximize your F&I profitability.*

*We understand there's more to F&I than just products. That's why Conley's training programs and service teams consistently out score every other provider in the business. We'll integrate ourselves seamlessly with your dealership and your sales and service teams to ensure success at every level.*

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## Conley, Much More than Just an Insurance Agency.

*At Conley, we pride ourselves on being independent providers of superior products. Since 1967, we've worked tirelessly to help auto dealers across America implement the most innovative F&I solutions available. And it's the reason our clients register F&I profits that are consistently higher than the competition.*

*As independent brokers, we research, test and carefully examine every program on the market. We're not tied to a restricted in-house catalog of offerings that might not be exactly right for your dealership. If we find something that will benefit your business, we go get it. In other words, we deliver what's best for you.*

*The last thing you have time for is another salesman. We're auto industry experts, with proven track records in the business. When you choose Conley, you'll have a Senior-Level Account Manager dedicated to your dealership. The way we see it, you're not a client; you're a partner. It's all about shared success in a win/win partnership.*

*So bring us on-board. You'll soon discover that we're people-oriented, success-oriented and bottom-line oriented. We'll do whatever it takes to help you maximize your productivity goals. Our record of helping dealerships across the nation speaks for itself.*

## Our Valued Partners



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## Get to know the Conley team.



**MIKE CONLEY,  
President**

A graduate of the University of Notre Dame, Mike took the reigns of the family business in 1991 and has dramatically expanded the company's product offerings to provide clients with a wider range of high-profit growth options.



**STEVE PHILLIPS,  
Vice President, Director of Sales**

A former F&I Director, Steve has worked with dealerships for over two decades and brings a wealth of practical, hands-on experience to every project. Noted for helping develop new products, Steve is a master at improving dealer profitability.



**MIKE DELONG,  
Senior Sales Manager**

A 20-year veteran of the automotive and insurance industry, Mike is best known for his detailed understanding and analysis of dealer-based products and how they best apply to both dealerships and consumers.



**DALE ROBARDS,  
Senior Sales Representative**

A former salesman, sales manager and finance manager, Dale brings an exhilarating approach to helping dealers improve profitability and efficiency when it comes to both finance and service.



**ERIK LANDRUM,  
F&I Performance Specialist**

With over two decades of experience working with dealerships from both sides of the desk, Erik's understanding of how to improve dealership profitability, efficiency and productivity make him one of Conley's most sought-after consultants.



**DANIEL PETTY,  
Senior Sales Representative**

Recognized for his ability to translate complex problems into easy-to-implement solutions, Daniel leverages technology and F&I process efficiency to drive results and improve dealer profitability.



**JOHN ALEXANDER,  
Comptroller**

John has managed the financial helm of Conley for the past two decades. Beyond his daily financial duties, John manages, oversees and directly services Conley's dealer reinsurance programs.



**PAM BROWN,  
Vice President of Admin. & Sales Support**

With over 20 years at Conley, Pam serves as operations manager and oversees all sales executed by sub-agents. Prior to coming to Conley, Pam honed her skills at the insurance company level, supporting both agents and automotive dealers.



**ROSE HEMENWAY,  
Administration and Support**

A wearer of many hats, Rose provides invaluable support to the Conley team, while serving as the face and voice of the agency at our front desk.



**JEAN RAMBICOURT,  
Credit Insurance Administrator**

Since 1992, Jean has paid all dealer commissions and handled accounts payable and receivable for credit insurance. Additionally, Jean is an expert credit insurance trouble-shooter at the dealer level.



**KAY BIERMAN,  
GAP Administrator**

For the past decade, Kay has administered all GAP accounts payable and receivable for the dealers Conley represents. Kay also serves as an information resource for GAP questions and handles all GAP data input.



**DIANE MATTHIESEN,  
Credit Insurance Data Entry**

Since 1991, Diane has managed, overseen and input all credit insurance data as well as calculating premiums for Conley's network of dealers. A numerical perfectionist, Diane also administers refund quotes.



**JEANNE WYNN,  
GAP and Licensing Support**

Jeanne helps dealers maintain current licensing status, provides support to Conley's GAP team, handles refund quotes and fills in where needed.



## • TRAINING

Conley offers comprehensive training tailored to your specific needs. We will address your compliance and productivity goals via direct, hands-on interaction with your staff and guests.

weaknesses. Our non-invasive format will yield immediate, real-world results. Long term impact isn't left to chance as we will maintain an ongoing association through close, regular follow-up and contact.

While most training begins and ends with role-playing and memorization drills, our immersion into your processes ensures accurate identification of strengths and

Meeting the needs of your internal and external customers with an unflinching eye on your profitability is our singular focus and your guarantee of success.

## The best training anywhere. Period.

### Integrated and Non-integrated Electronic Menu Selling

- Changes focus from selling product to helping customers
- Implements customer-centered, needs-based F&I skills
- Trains managers to give positive responses to objections and concerns
- Provides basic and advanced sales techniques
- Teaches compliance skills and record keeping

### Electronic Reporting

- Easy-to-use tracking, performance and management tool
- Allows for long- and short-term comparisons and tracking
- Provides daily, weekly, monthly, yearly statistics and more
- Updates all functions automatically for quick reference
- Increases efficiency and reduces down time

### Conley Insurance Group Road Map and Dealership Audit

- Complete sales process review
- Turnover – effective transitions from sales to finance
- Product analysis and optimization
- Finance department productivity assessment
- Goal development and strategies for success



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**CNA NATIONAL**  
WARRANTY CORPORATION



- EXTENDED SERVICE CONTRACTS
- LIFETIME WARRANTY COVERAGE
- GAP PROTECTION
- TIRE-AND-WHEEL COVERAGE
- PROFIT PARTICIPATION PROGRAMS

**CNA NATIONAL**  
WARRANTY CORPORATION

## Extended Service Contracts

With consumers demanding more from their vehicles than ever before, there's never been a more important time to turn to a service contract leader like CNAN.

CNAN gives you the tools to sell more contracts.

- Broad eligibility guidelines and flexible terms
- Coverages ranging from powertrain to exclusionary
- "Future contract guarantee" allows customers to purchase another contract prior to expiration of existing coverage
- Pro Certified<sup>®</sup> program provides flexible used-vehicle certification, so you can custom tailor a plan that fits your dealership and the makes and models you carry
- Generous consumer reimbursements for towing, rental car and more to help drive sales

**CNA NATIONAL**  
WARRANTY CORPORATION



## Pro Certified Lifetime Warranty

CNAN Pro Certified Lifetime Warranties increase vehicle satisfaction and confidence levels with customers and can be deal makers for buyers who are "on the fence."

- Provides strong brand building tool for your dealership
- Increases service business and boosts profitability
- Improves F&I performance

**CNA NATIONAL**  
WARRANTY CORPORATION

## GAP Protection

In today's volatile economy, CNAN's GAP program delivers the peace of mind your customers will be happy and willing to purchase.

- Covers new and used vehicles sold at dealerships
- Amount financed can be up to 150% of MSRP on new vehicles or NADA retail on pre-owned
- GAP Advantage<sup>SM</sup> provides up to \$50,000 of deficiency coverage
- GAP Preferred<sup>SM</sup> adds a \$1,000 discount on a replacement vehicle at selling dealership (state and lender restrictions may apply)



**CNA NATIONAL**  
WARRANTY CORPORATION

## Tire-and-Wheel Coverage - Preferred Tire Care<sup>SM</sup>

Customers love tire-and-wheel protection! And CNAN's Preferred Tire Care gives you one of the most comprehensive and profitable programs available.

- For new and used vehicles sold at new-car franchised dealerships
- Administrator-obligor in most states
- Terms up to five years, with zero deductible on repairs and replacements
- No dollar limit per claim, no aggregate dollar limit
- Pays for on-the-spot tire repair, installation of spare, towing and rental car
- Transferability enhances resale value



**CNA NATIONAL**  
WARRANTY CORPORATION

## Tire-and-Wheel Coverage - Preferred Tire Care+ Plus<sup>SM</sup>

CNAN's Preferred Tire Care+Plus package delivers all the benefits of their Preferred Tire Care with the added bonus of cosmetic and curb coverage.

- Pays the costs of repairing scrapes, abrasions, dents and nicks to the surface areas of your customers' wheels (excluding chrome-plated wheels)
- Covers repair costs for both tires and wheels resulting from damage caused by contact with a curb
- Fully Transferable for enhanced resale value



**CNA NATIONAL**  
WARRANTY CORPORATION

## Profit Participation Programs

For investment income and underwriting profits on your service contract reserves, CNAN delivers. All of CNAN's programs are straight-forward and spelled out in writing.

- Options for small-, medium- and high-volume dealers to maximize income
- Fully insured programs designed for maximum up-front profit
- A full spectrum of non-controlled foreign corporations (NCFCs), controlled foreign corporations (CFCs) and retro agreements available

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- SERVICE CONTRACTS
- MAINTENANCE PLANS
- GAP PROTECTION
- THEFT DETERRENT SYSTEMS
- LOYALTY PROGRAMS

*Among the elite of Conley's preferred providers is Premier Dealer Services (PDS). PDS's programs drive loyalty and keep customers coming back to your dealership again and again.*

*While many companies claim to be bottom line oriented, PDS backs their claim with advanced software and support to help you expedite sales and submissions accurately and efficiently.*

## F&I essentials to drive profits.



### Service Contracts

- Four plans tailored to fit consumers' driving and financial needs
- Simplified pricing, extended terms and mileage options often surpass traditional programs



### Maintenance Plans

- More ROs increase service department profits
- Fixed reimbursements or payments as a percentage of retail available



### GAP Protection

- Boosts revenue and provides customer peace-of-mind
- Maximum financing cannot exceed \$125,000 or 150% of MSRP or NADA retail value



### Theft Deterrent Systems

- Choose from Theft Deterrent Decals, Window Etching and Vehicle Identification Markers
- Fast, easy, safe application with flexible installation options



## Loyalty solutions that produce customers for life.



### LifetimePOWERTRAIN & LifetimeENGINE

- All required maintenance must be performed at YOUR dealership
- Eliminates long-term customer concerns over expensive repairs



### LifetimeTIRES

- Covers normal wear and tear for non-commercial vehicles
- Provides high-value program that consumers will use as a "tie-breaker" over other dealers



### Premier Advantage

- Free oil, lube and filter program keeps customers coming back for terms of one, two or three years
- Increases service business by keeping customers in-house



### Premier Loyalty

- Provides \$1,000 loyalty bonus toward vehicle purchase to customers 36 months after sign-up
- Makes customer feel valued and more likely to purchase thanks to loyalty "reward"

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- SERVICE CONTRACTS
- WINDSHIELD PROTECTION
- THEFT PROTECTION
- PRE-PAID MAINTENANCE

*Recognized for providing high-demand products that enhance productivity and increase profitability, National Automotive Experts continually provide the automotive community with innovative, ground breaking solutions.*

*National Automotive Experts' reputation for nimble, state-of-the-art, customizable administrative services makes them a favorite of dealers from coast-to-coast. By working the way you do, rather than expecting you to conform to their systems, National Automotive Experts products and programs can be incorporated into your existing structure with speed to market and minimal training time.*

*Plus, with service contracts that extend to RV's, powersports, and even high mileage vehicles, National Automotive Experts provides a one-stop for value-driven products designed to enhance customer loyalty, drive service retention and boost bottom line numbers.*

## Innovative products developed to perform for both your customers and your dealership.



### Service Contracts - Automotive

Service retention, service profits and customer loyalty

- Exclusionary coverage - all terms
- No age or mileage restriction
- High mileage and older inventory
- Powertrain coverage available up to 250,000 miles
- Unlimited time programs
- Manufacturer and certified wraps
- Lifetime Powertrain wraps



### Pre-Paid Maintenance

Custom designed to meet the dealer's needs from the ground up

- Can be offered in sales, service and F&I
- Customizable terms, benefits and redemption amounts
- Fully customized point of purchase and sales materials
- Redemption valid only at selling dealership
- Increase customer loyalty
- Increase service retention



### Service Contracts - RV

- Competitive coverage options including exclusionary coverage
- 24/7 roadside assistance
- 12 - 84 month terms
- Service calls and food spoilage reimbursement
- Dedicated claims team



### Service Contracts - Motorcycle and ATV

- Comprehensive motorcycle and ATV coverage options
- Optional trailer coverage
- Roadside assistance including pick-up coverage
- Powertrain through exclusionary coverage
- High tech electronic coverage available



### Service Contracts - High Mileage

- High demand product for pre-owned inventory
- Up to 100,000 miles of coverage on vehicles with 150,000 miles at time of sale
  - Approved in all 50 states and backed by an AM Best "A" Rated carrier



### Theft Protection

- Theft coverage whether recovered or not
- Up to \$4,000 financial benefit
  - Homeowners deductible reimbursement
  - Automotive deductible reimbursement
  - Towing, storage and rental car reimbursement
  - Window etch
  - Ultra-violet metal marking body labels
  - Auto and motorcycle programs available
  - Many terms and financial options to choose from



### Patented Windshield Protection

- Application process makes glass more resistant to cracks and chips
- Reduces pitting and scratching
- Repels water, ice and snow, improving visibility
- Repellency, repair only and repair and replace programs available
- Multiple term options available

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## ...Wise Finance and Insurance Products www.WiseFandi.com

- GAP PROTECTION
- APPEARANCE PROTECTION
- KEY REPLACEMENT

Wise F&I delivers value for the dollar thanks to a menu of services you shouldn't be without, making the company a Conley favorite.

When considering Wise F&I, be sure to consider their lightning-fast service and comprehensive commitment to both consumers and dealerships. You won't find a more thorough provider anywhere, making Wise F&I one of the wisest choices on the market.



GAPWise delivers concierge level support to one of the most respected GAP programs in existence. An innovator in the field, count on GAPWise for the most current programs on the market.

- "Custom-molded" programs provide the best coverage possible
- Full suite of GAP products available in all 50 states
- High perceived value coverage vs. low cost makes selling easy
- Company founded on dealer support provides top tier service
- E-contracting available



WiseCARE provides straight-forward appearance protection without the need to apply chemicals or incur costly, added labor expenses. Customers love the protection. You'll love how it works.

WiseCare may include:

- Paintless dent repair
- Cosmetic alloy wheel repair
- Windshield repair
- Interior and exterior surface repair
- 24/7 emergency roadside assistance, including key replacement

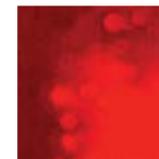


KeyWise Key Replacement Coverage is an absolute lock with today's high tech keys and fobs. Once customers understand key replacement costs, you have an easy sale.

- Covers key and fob replacement as well as lockout service
- Provides Mechanical First Aid, Tire, Battery and Emergency Delivery (gas, oil, etc.)
- Includes 24/7 roadside assistance and trip mapping for travel

## ResistAll®

- EXTERIOR PAINT PROTECTION
- INTERIOR FABRIC, VINYL & LEATHER PROTECTION
- UNDERCOATING



Unprotected Paint



Protected Paint



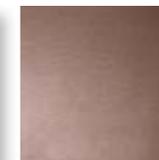
Unprotected Fabric



Protected Fabric



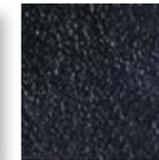
Unprotected Leather



Protected Leather



Unprotected Underbody



Protected Underbody

\* F.O.B. Schertz, TX  
ResistAll® is a registered trademark of Cal-Tex Protective Coatings, Inc.

## ResistAll®

### Exterior Paint Protection

- Bonds to microscopic pores in paint finish for full protection
- Can be applied by hand or orbital buffer
- Preserves/protects painted surfaces under extreme/adverse conditions
- Provides that "New Vehicle" appearance for years to come

## ResistAll®

### Interior Fabric, Vinyl & Leather Protection

- Spray-on fabric protection makes application fast and easy
- Fabric protection encapsulates the fibers, creating a protective barrier with superior stain-releasing qualities that no other product can match
- Vinyl & leather protection is hand-applied for greater absorption and effectiveness, providing maximum protection against harmful UV rays
- Vinyl & leather products keep surfaces soft, supple and protected

## ResistAll®

### Undercoating

- Deadens sound to reduce road and engine noise
- Helps maintain more consistent cabin temperature levels
- Protects underbody against damaging dust and debris

## ResistAll® NG2™

Advanced Technology Superior Protection

### Exterior Paint Protection

ResistAll® NG2™ spray-on paint protectant provides you with a high-profit, ultra-premium exterior protectant for your customers. While providing the same warranty protection of our original product, ResistAll® NG2™ also includes nanoparticles which provide a hydrophobic high gloss finish.

## ResistAll® NG2™

Advanced Technology Superior Protection

### Interior Surface Protection

ResistAll NG2 interior protection delivers performance today's customers demand by providing an antimicrobial agent that is warranted against unpleasant odors created by food- and drink-born mold or mildew.

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- NITROGEN TIRE INFLATION
- DEALER LOYALTY PROGRAM
- TIRE REWARDS PROGRAM



## Delivers Benefits Your Customers Will Want to Buy

By providing customers with nitrogen instead of compressed air, you can improve their driving experience and save them money.

- Improves fuel efficiency by up to 10% on average
- Extends tire life by up to 50%
- Reduces likelihood of tire failure by up to 75%
- Improves handling thanks to consistent and proper inflation
- Reduces foreign oil dependency thanks to fuel efficiency



## Dealer Loyalty Program Provides an Even Greater FREE Benefit

When your customers use NitroFill, they'll receive a free year's membership in the NitroFill Auto Club. Membership makes you a hero thanks to a host of high-value services - and renewals mean added income for your dealership.

- 24/7 emergency road, battery, towing and fuel delivery services
- Tire repair and replacement
- Theft and hit & run protection
- Trip routing, travel benefits and trip interruption coverage



## Tire Rewards

Nothing motivates customers like cash incentives on grudge purchases such as tires! That's why NitroFill's Tire Rewards program can pay big dividends to you and your service department.

Simply keep your customers on NitroFill's scheduled tire maintenance program and they can qualify for \$600 on their next set of new tires.

This easy-to-launch program provides the perfect mechanism for return service visits and increases customer satisfaction.

NUMBER OF ROTATIONS	TOTAL BENEFIT
3 rotations	\$25
4 rotations	\$50
5 rotations	\$100
6 rotations	\$150
7 rotations	\$250
8 rotations	\$300
9 rotations	\$350
10 rotations	\$400
11 rotations	\$450
12 rotations	\$600



- DING SHIELD  
DING & DENT REPAIR PLAN

Let Conley show you how Dent Wizard's Ding Shield Program can create a substantial revenue stream for your dealership.

By leveraging the biggest name in dent removal with a 36-, 48-, or 60-month new and used vehicle protection programs, you'll have what customers need to keep their cars looking showroom new. And with over a thousand certified technicians in the US and Canada, your customers will always be near a repair center.

## Ding Shield protects your customers' vehicles and boosts your profits.



### Delivers Peace of Mind for New and Used Vehicle Owners

Paintless dent removal (PDR) let's customers take care of dents and dings without the need for major body work.

- Available for cars, trucks and SUVs
- Takes care of damage up to the size of a credit card
- Unlimited repairs to vehicle during contract period
- Covers repairs on all horizontal and vertical panels, including aluminum
- Fast repairs, usually less than an hour with an appointment
- Easy-to-find repair center locations in the US and Canada



Before



After



### DingShield Makes Sense for You and Your Customers

- PDR is fast, efficient and affordable
- PDR is an easy sell at closing
- Reduces dealer expenses while improving profits
- All repairs meet manufacturer warranty specs

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- SALES & MARKETING
- DATA OPTIMIZATION

## APC services mean profits today, tomorrow and for years to come.



### Big Results - Easy Implementation

APC uses a sophisticated data analysis model to target service customers when they're most likely to buy service contracts. It's a turnkey program that delivers profits.

- Sales from APC Call Center provide additional dealer income
- Walk-in purchases from mailers boost F&I income
- APC covers all set-up costs and does all the work - it's a total turnkey program
- Time-proven program eliminates costly infrastructure costs



### A Simple, Streamlined Process You'll Appreciate

With APC, you'll have a proven money maker that requires virtually no work on your end. Truly, using APC is like finding money.

- Your sales and service data is analyzed safely and securely
- Data is optimized and customer messages are timed and varied based on purchase criteria
- All mailings are conducted under your dealership name
- Fulfillment happens under one roof for maximum efficiency
- Service contracts are financed up to 48 months at 0% interest
- Contracts are mailed next day to keep customers interested



### Web Portal Gives Direct Access To F&I And Service Dept.

APC Now delivers direct access to your VSC program exactly as offered by APC call center reps for seamless pricing

- No more lost sales to "in-full" pricing, with premium financing
- Allows both sides of the dealership to produce additional sales without added paperwork



- CREDIT LIFE INSURANCE
- CREDIT DISABILITY
- REINSURANCE OPTIONS

When it comes to credit life and disability insurance, Conley keeps you covered with two respected providers, Central States of Omaha and Guarantee Trust Life.

Our credit insurance products are designed to protect vehicle loans, providing families with benefits in the event of a catastrophic event such as death and disability.



## Tried and true favorites. Credit life and disability insurance.



and



### Credit Life

Our credit life policies pay or reduce loans in the event of the borrower's death. Options include:

- Gross pay decreasing life
- Net pay decreasing life
- Truncated net pay decreasing life
- Level life



and



### Credit Disability

Credit disability pays the scheduled loan payments or a portion thereof when the borrower becomes totally disabled due to a covered accident or illness.

Options include:

- Full-term disability
- Critical period disability
- Benefits paid directly to lender



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- ADVANCED RESEARCH MARKETING

Client Command delivers direct marketing programs guaranteed to work, or your money back. The pay for performance model makes this program highly popular.



One of Inc. Magazine's "fastest growing companies in America," Client Command's sales guarantee is a game changer in the automotive world. Over 1,500 dealers now use Client Command's programs. If you're not using Client Command's measurable marketing, you're losing business to your competitors.

## Marketing programs guaranteed to work or your money back.

- Over \$1.5 billion in vehicles sold for dealer clients
- 90% of dealer clients exceed sales targets
- Proven to assist in doubling dealer retention rates



## Peak Performance Marketing

Client Command uses highly-specific research methods to target customers during the peak of their buying cycles. That means you'll reach more people when they're ready to buy, without attracting tire-kickers who drag down sales efficiency and profits.

- Brings qualified customers, who are ready to buy, to your door
- Sales results guaranteed or your money back on a 1-to-1 basis
- Sales generated beyond your guarantee are FREE
- High-impact direct mail and e-mail campaigns attract purchase-ready customers
- Optional phone contacts available for premium prospects
- Sales analysis program tracks defecting customers and their purchase behaviors at other dealerships



- CUSTOMIZED FLIERS
- CUSTOMIZED POSTERS
- CUSTOMIZED BANNERS

## Value-added programs separate you from the competition.

Paint Sealant	Leather/Vinyl/Fabric Protection	Nitrogen Tire Inflation	Extended Service Coverage
Engine for Life	Powertrain for Life	Paintless Dent Removal	Tire and Wheel
Key Replacement	Windshield Repair	Window Etching	Oil Change

Choose a minimum of two products listed above and you can also offer these value-added extras.

Free Tank of Gas	Trade Allowance	Loyalty Rewards
Free Locator Service	Tire Rotation	Free Loaner Car, Valet or Shuttle
Free Car Wash	ID Theft Protection	Free Wi-Fi



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Since 1967, Conley Insurance Group has operated with the singular focus of helping automotive dealers maximize overall profitability, improve dealership efficiency and establish long-term customer relationships.

Our understanding of the automotive industry and hands-on commitment to our clients are second-to-none.

And our portfolio of financially superior insurance products is chosen to positively impact your profits, while exceeding your customers' every expectation.

*"Sinclair and Conley have been together for two generations. Simply put, the reason the relationship works so well is the fact that its based on trust, service and income. We've never had a customer left holding the bag with any product offered by Conley."*

*John Sinclair, President  
Sinclair Automotive Group*

*Conley Client Since 1967*

*"We've been with Conley Insurance for over 20 years. With that said, let me tell you, if you want to sell lots of cars, have great customer satisfaction, make lots of money, work with someone you can trust and build a relationship, I highly recommend Mike Conley and Conley Insurance."*

*Gary Drewing, President  
Machens Automotive*

*Conley Client Since 1991*

*"I can tell you this about the Conley firm: These people do exactly what they tell you they're going to do. That's about the highest praise I can give anyone. As a matter of fact, I wish I could tell you that about Ford or GM. If these guys are trying to sell you something, give them a shot--they're good guys."*

*Larry Stovesand, Owner  
Paducah Ford  
Larry Stovesand Buick/GMC  
Larry Stovesand Lincoln*

*Conley Client Since 1983*

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